

Please click here for video message from Lucy Guzman <https://youtu.be/g2xS4qOidFA?si=p2yXRyDa7Fwilki>

We are now offering Life Insurance Disability insurance and health insurance. You can visit our website for more info as well: [www.lucystaxservice.net](http://www.lucystaxservice.net)

What is life insurance?

Life insurance is a contract between you and an insurance company. In exchange for premium payments, the insurance company pays a death benefit to your beneficiaries when you die. Life insurance typically covers natural and accidental deaths. Some policies also offer "living benefits," which means they pay out a portion of the death benefit while you're still alive, if you're diagnosed with a covered chronic, critical or terminal illness.

There are basically two [types of life insurance](#): term life and permanent life. Term life covers you for a fixed amount of time while permanent life insurance can cover you until the end of your life.

Generally, [term life insurance](#) is cheaper to purchase than permanent life. However, permanent life policies, like [whole life insurance](#), build cash value over time and don't expire, if you've paid your premiums.



What does life insurance cover?

The main purpose of life insurance is to provide money for your beneficiaries when you die. But how you die can determine whether the insurer pays out the death benefit. Depending on the type of policy you have, life insurance can cover:

- **Natural deaths.** Dying from a heart attack, disease or old age are examples of natural deaths.
- **Accidental deaths.** Accidents may include car crashes, drowning or poisoning
- **Suicide.** Most [life insurance policies cover suicide](#), but only if it occurs after the policy's waiting period — typically the first two years of the policy.
- **Homicide.** Life insurance often covers homicides, but the circumstances of the death can affect the payout. For example, if a beneficiary murders the insured person, the killer won't receive the death benefit.
- **Illness or injuries.** Some policies offer coverage for illness or injuries while you're still alive. For example, a critical or chronic illness rider covers conditions like cancer, as well as conditions that permanently inhibit your daily activities. An [accelerated death benefit](#) rider provides access to your death benefit if you're diagnosed with a terminal illness.
- **War or terrorism.** Some life insurance policies may exclude death as a result of war or terrorism.

**What does life insurance not cover?**

- **Criminal activities.** In general, if you die while committing a crime, your beneficiaries won't receive the death benefit. This can apply to drug and alcohol abuse. For example, if you die while driving drunk — an illegal activity — the policy typically won't cover the death.
- **High-risk hobbies.** Some policies won't pay out if you die while participating in a hazardous hobby, like skydiving.
- **Misrepresentation.** If you lie on your [life insurance application](#), the insurer may cancel your policy. Make sure you're as honest and open as possible when applying for coverage.

What does term life insurance cover?

Reasons you may want term life insurance include:

- You want to make sure your child has money to go to college if you die.
- You want [life insurance to cover large debts](#) like a mortgage that you don't want to saddle your spouse with after your death.
- You want to [replace your income](#) if you die during your working years when people depend on you financially.
- You want to protect your interest in a business — term life insurance can fund buy/sell agreements or provide coverage for key people.

Click here for a more detailed explanation of life insurance [What Is Life Insurance and How Does It Work? - NerdWallet](#)

I recommend DISABILITY INSURANCE for self employed individuals

[Disability insurance is a type of coverage that replaces a portion of your income if a disabling injury or illness prevents you from working in a covered occupation<sup>1</sup>. It can pay you a portion of your typical income if you become disabled and are unable to work<sup>2</sup>. Short-term disability insurance covers conditions that will resolve in a few weeks or years, such as surgery recovery or childbirth, while long-term disability insurance covers long-lasting disabilities, like cancer, arthritis or mental health problems<sup>3</sup>.](#)

When's the best time to get it? The best time is [Now asap](#) especially if your young don't wait until it's too late..

Let me help you find a policy that is tailored to fit your and your family's needs.

Let me know if your interested in any of these additional products we are now offering and want me to contact you with more info I would be happy to do so please send me a text an email and or a phone call or make an appointment on my website and we can get you started with a policy.

- Step 1: call, email, or text us for a free no obligation consultation
- Step 2: we get back to you on your options
- Step 3: you pick the best policy that fits your needs
- Step 4: fill out application, submit and wait for approval (may require medical exam)
- Step 5: if approved sign, and pay for premiums and your covered! Thank you

## DISABILITY FACTS

1 IN 4 PEOPLE



WILL BECOME DISABLED DURING THEIR WORKING CAREER

